

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Nicholas P. Pallante
Debtor

Case No. 22-02416-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Mar 23, 2023

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 11

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 25, 2023:

Recip ID	Recipient Name and Address
db	+ Nicholas P. Pallante, 917 Petersburg Road, Carlisle, PA 17015-9211
5511461	+ Benjamin Durborow, 2527 Chestnut Street, Mechanicsburg, PA 17055-5860
5511462	+ Brenda Pallante, 917 Petersburg Road, Carlisle, PA 17015-9211
5511464	+ Durbeo, 2527 Chestnut Street, Mechanicsburg, PA 17055-5860
5511465	+ Erbeo, Inc., 4 Oak Ridge Road, Carlisle, PA 17015-9710
5511466	+ Jennifer Durborow, 2527 Chestnut Street, Mechanicsburg, PA 17055-5860

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5511463	Email/Text: BKY@conserve-arm.com	Mar 23 2023 18:47:00	Continental Service Group, Inc., 200 CrossKeys Office Park, Fairport, NY 14450
5511467	+ Email/Text: EBNBKNOT@ford.com	Mar 23 2023 18:47:00	Lincoln Automotive Financial, 12110 Emmet Street, Omaha, NE 68164-4263
5511468	+ Email/Text: camanagement@mtb.com	Mar 23 2023 18:47:00	M&T Bank, Attn: Legal Document Processing, 626 Commerce Drive, Amherst, NY 14228-2391
5511469	+ EDI: AISMIDFIRST	Mar 23 2023 22:47:00	Midland Mortgage Co., PO Box 26648, Oklahoma City, OK 73126-0648
5511470	+ Email/Text: bankruptcynotices@sba.gov	Mar 23 2023 18:47:00	US Small Business Administration, 409 Third Street SW, Washington, DC 20416-0005

TOTAL: 5

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 25, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 23, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Kara Katherine Gendron	karagendrontrustee@gmail.com PA89@ecfbis.com,trusteenoticesbox@gmail.com
Michael Patrick Farrington	on behalf of Creditor MIDFIRST BANK mfarrington@kmlawgroup.com
Paul Donald Murphy-Ahles	on behalf of Debtor 1 Nicholas P. Pallante pmurphy@dplglaw.com kgreene@dplglaw.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1

Nicholas P. Pallante

Social Security number or ITIN xxx-xx-7172

EIN --

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:22-bk-02416-HWV

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Nicholas P. Pallante

3/23/23**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.